

DRINKING WATER AND WASTEWATER FUNDING SOURCES

***Summaries
For Local Governments
and Individuals***

2004-2005

Website: <http://www.dnr.wi.gov/org/caer/cfa/EL/Forms/sources.html>

DRINKING WATER AND WASTEWATER FUNDING SOURCES

The Wisconsin Drinking Water and Wastewater Funding Sources Committee is now in its 13th year of providing current financial information on various sources of funding for both local governments and eligible individual purposes. Our goal is to provide one stop assistance in locating the available sources of grant or loan funds for drinking water and wastewater projects.

We strongly urge early financial planning to maximize your options and to avoid any delays in planning and construction schedules. If you submit the Preliminary Inquiry for Project Financing form on the last page of this book, a committee representative will contact you to discuss planning for your specific project. Please take the time to review the funding summaries and call us with any questions that you may have.

WATER/WASTEWATER FUNDING SOURCES

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PROGRAMS AT A GLANCE

Page #	Program	To Local Governments	To Individuals	To Other	Grants	Loans	Technical Assistance	Wastewater Projects	Water Projects
1	CDBG (Commerce)	X			X		X	X	X
2	CDBG – Housing (Commerce)	X		X	X			X	X
3	Clean Water Fund Program (DNR)	X			X	X		X	
4	HCRI for organizations & governments (Commerce)	X		X	X	X		X	X
5	Rural Utility Service (USDA Rural Development)	X		X	X	X		X	X
6	Safe Drinking Water (DNR)	X				X			X
7	Small Loan Program (Board of Commissioners of Public Lands (BCPL) and DNR)	X				X		X	
8	State Trust Fund Loan (BCPL)	X		X		X		X	X
9	HCRI for individuals (Foundation of Rural Housing)		X		X	X		X	X
10	HILP (Veterans Affairs)		X			X		X	X
11	HILP (WHEDA)		X			X		X	X
12	PLP (Veterans Affairs)		X			X		X	X
13	Purchase & Rehabilitation Loan (Veterans Affairs)		X			X		X	X
14	Section 504 Repair Loan & Grant (USDA – RD)		X		X	X		X	X
15	Well Compensation Grant (DNR)		X		X				X
16	Wisconsin Fund (Commerce)		X		X	X		X	
17	DOA, Intergovernmental Relations	X	X	X			X		
18	RCAP (WISCAP)	X		X			X	X	X
19	Wisconsin Rural Water Association (WRWA)	X				X	X	X	X

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	WISCONSIN DEPARTMENT OF COMMERCE
Program Title	Wisconsin Community Development Block Grant Program (CDBG)
Eligible Applicants	Cities, villages and towns with a population of less than 50,000 and all counties except Milwaukee, Waukesha and most parts of Dane.
Grant, Loan Or Other Type Of Program	All awards are in the form of a grant with required match.
Eligible Project Type	Installation, upgrade or expansion of municipal drinking water and wastewater systems.
Funding Available Per Year Per Program	For the 2004 funding year, approximately \$9 - 10 million will be available for public facilities grants.
Maximum Grant/Loan	Any eligible municipality may apply for one grant per 12 month period of up to \$750,000 for use on public facilities projects, in exceptional circumstances.
Typical Application Cycle	Contact the Department of Commerce. A continual cycle is used.
Estimated Time To Prepare Application	Typical application preparation time is approximately two to three weeks over a two to three month period of time.
Major Application Criteria	Scoring criteria is based on a distress score, documentation of need, ability to pay, matching funds, and project readiness.
Contact Information	Wisconsin Department of Commerce Bureau of Community Finance 201 West Washington Ave. PO Box 7970 Madison WI 53707-7970 Phone: (608) 266-8934 FAX: (608) 266-8969
Website	http://www.commerce.state.wi.us/CD/CD-bcf-cdbg-pf.html
Additional Comments	<p>The application review includes a close examination of the utility's Enterprise Statements and whether or not households are paying in excess of 3% of household income for utilities. Also considered is whether the need for the project is the result of deferred maintenance, ability to provide general obligation debt financing in addition to revenue bonding to keep utility rates below the threshold stated above, and the amount of infrastructure financing provided to the community in the past.</p> <p>Any CDBG participation in water and sewer projects will be limited due to overall demand for funds. Applicants are advised to consult with the Department prior to submitting an application to ensure they are using the most current program materials.</p>

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>DEPARTMENT OF COMMERCE, BUREAU OF HOUSING</i>
Program Title	Community Development Block Grant-Small Cities-Housing
Eligible Applicants	Local units of governments - towns, villages, and cities – with populations less than 50,000, and counties other than Dane, Milwaukee and Waukesha.
Grant, Loan Or Other Type Of Program	Grants to community; 0% deferred loans to owner-occupied households.
Eligible Project Type	<ul style="list-style-type: none"> • Water and wastewater hookups, well/septic repair or replacement • 20% of housing funds could be used for related neighborhood public facilities • Housing rehabilitation
Funding Available Per Year Per Program	Approximately \$7.5 million available; awarded on a competitive basis, based on identified low income needs.
Maximum Grant/Loan	Grants up to \$650,000 per community.
Typical Application Cycle	<ul style="list-style-type: none"> • 2004 Training Dates: April 12 in Madison April 14 in Shawano April 15 in Rice Lake • Applications due in July 12, 2004, Final due September 13, 2004. • Award announcement in October.
Estimated Time To Prepare Application	The Preliminary Application will take less than an hour to prepare; the Final Application will take 4-6 weeks because of the Public Hearing requirement, there is little actually writing that needs to be done.
Major Application Criteria	Community distress.
Contact Information	Caryn Stone Department of Commerce Bureau of Housing PO Box 7970 201 W. Washington Ave. Madison WI 53707-7970 Phone: (608) 267-3682 FAX: (608) 266-5381 Email: cstone@commerce.state.wi.us
Website	http://www.commerce.wi.gov/cd/cd-boh.html
Additional Comments	180 preliminary applications were received in 2003. Of these, 28 were randomly selected for scoring, 19 scored high enough to be funded.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	DEPARTMENT OF NATURAL RESOURCES (DNR)
Program Title	Clean Water Fund Program (CWFP)
Eligible Applicants	Any town, village, city, county, county utility district, town sanitary district, public inland lake protection & rehabilitation district, metropolitan sewerage district or federally recognized American Indian tribe or band.
Grant, Loan Or Other Type Of Program	Loans and hardship grants
Eligible Project Type	Low interest loans and hardship grants to construct or modify municipal wastewater systems; low interest loans to construct urban storm water best management practices.
Funding Available Per Year Per Program	About \$150 million annually for regular CWFP loans; about \$6.5 million annually for hardship financial assistance.
Maximum Grant/Loan	70 percent hardship grant maximum per municipality. For regular CWFP loans, no applicant may receive more than 35.2% of the state subsidy available in a biennium.
Typical Application Cycle	<ul style="list-style-type: none">• An "Intent to Apply" form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31.• A project priority list is published in the following Spring.• Regular loan applications may be submitted at any time; hardship applications are due June 30.• Hardship funding list published after applications are reviewed.• Loans must close within 8 months of "application acceptance".
Estimated Time To Prepare Application	1 – 2 weeks
Major Application Criteria	Loan funds are distributed on the basis of a competitive environmental priority scoring system. To be eligible for hardship financial assistance, municipalities must meet the following: <ul style="list-style-type: none">• The municipality's adjusted Median Household Income (MHI) must be 80% or less of the state's adjusted MHI.• The estimated total annual residential user charge that relates to wastewater treatment would exceed 2% of the municipality's adjusted MHI.
Contact Information	Bob Ramharter DNR Bureau of Community Financial Assistance – CF/8 PO Box 7921 Madison WI 53707-7921 Phone: (608) 266-3915 FAX: (608) 267-0496 Email: Robert.Ramharter@dnr.state.wi.us
Website	http://www.dnr.wi.gov/org/caer/cfa/EL/Section/clean.html
Additional Comments	<ul style="list-style-type: none">• Interest Rates subject to change.• Maximum loan term of 20 years.• Bond counsel required for loans.• The applicant must provide the CWFP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or combination.• The applicant must make a good faith effort to utilize disadvantaged businesses.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>DEPARTMENT OF COMMERCE, BUREAU OF HOUSING</i>
Program Title	Housing Cost Reduction Initiative (HCRI)
Eligible Applicants	Nonprofit and for-profit housing organizations, housing authorities, local and tribal governments.
Grant, Loan Or Other Type Of Program	Grants to Eligible Applicants, grants & loans to individual households.
Eligible Project Type	Special Assessments (Cannot pay capital improvement costs for housing units.)
Funding Available Per Year Per Program	About \$2.5 million available annually awarded on a competitive basis.
Maximum Grant/Loan	\$300,000 maximum grant to Eligible Applicant. Amount of assistance to individual household is based on need.
Typical Application Cycle	<ul style="list-style-type: none">• Training and application packets available in October.• Application due in mid-December.• Award announcement in April.
Estimated Time To Prepare Application	4 Weeks
Major Application Criteria	<ul style="list-style-type: none">• Program benefit to lowest income households; households must not have incomes greater than 80% of the county median household income.• Use of innovative/cost effective strategies.• Reasonableness of cost.• Amount of other resources available.
Contact Information	Betty Kalscheur Department of Commerce Bureau of Housing PO Box 7970 201 W. Washington Ave. Madison WI 5370-7970 Phone: (608) 267-6904 FAX: (608) 266-5381 Email: betty.kalscheur@commerce.state.wi.us
Website	http://www.commerce.state.wi.us/cd/cd-boh.html
Additional Comments	18 out of 34 applications funded in 2003.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>USDA RURAL DEVELOPMENT (Rural Utility Service)</i>
Program Title	Water and Wastewater Grant & Loan Program
Eligible Applicants	Cities, villages, tribes, sanitary districts and towns in rural areas with a population up to 10,000.
Grant, Loan Or Other Type Of Program	Grants & loans.
Eligible Project Type	Loan and grants to construct, improve, or modify municipal drinking water and wastewater systems, storm sewers, and solid waste disposal facilities.
Funding Available Per Year Per Program	Fiscal Year 2004 allocations for Wisconsin: <ul style="list-style-type: none">• Loan: \$22,615,000.• Grant: \$9,468,000. Fiscal Year 2003 allocations: Unknown
Maximum Grant/Loan	Maximum Loan: 100% of project cost. Maximum Grant*: <ul style="list-style-type: none">• 75% of project if MHI <\$31,928 and health and sanitary problems exist.• 45% of project if MHI \$31,928 - \$39,909.• 0% of project if MHI >\$39,909. Grant Criteria: <ul style="list-style-type: none">• Median household income (MHI)• User rates.• Debt repayment ability. *MHI might change effective October 1, 2004.
Typical Application Cycle	Applications accepted throughout fiscal year (Oct. 1 – Sept. 30). Applicants are notified of status within 45 days.
Estimated Time To Prepare Application	Once preliminary engineering report is completed, time to complete pre-application is nominal. Time to process application varies and may take up to a year. Loan-only projects may be fast-tracked.
Major Application Criteria	Priority to municipalities with a population less than 5,500, projects serving low income communities, and projects necessary to alleviate a health or sanitary problem.
Contact Information	Business & Community Programs 4949 Kirschling Court Stevens Point WI 54881 Phone: (715) 345-7610 FAX: (715) 345-7616 Email: rd.bcp.so@wi.usda.gov
Website	http://www.rurdev.usda.gov/wi/Programs
Additional Comments	Maximum loan term is 40 years. Bonds can be pledge of revenue, special assessment, or general obligation. There is a credit test requirement.

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	DEPARTMENT OF NATURAL RESOURCES (DNR)
Program Title	Safe Drinking Water Loan Program (SDWLP)
Eligible Applicants	Any city, village, town, county, town sanitary district, public inland lake protection & rehabilitation district, or municipal water district.
Grant, Loan Or Other Type Of Program	Loans
Eligible Project Type	Low interest loans to construct or modify public water systems.
Funding Available Per Year Per Program	About \$16 million annually for loans; at least 15% of available funds must be allocated to public water systems serving less than 10,000 persons.
Maximum Grant/Loan	No applicant may receive more than 25% of the state subsidy available in a biennium.
Typical Application Cycle	<ul style="list-style-type: none"> • An "Intent to Apply" (ITA) form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31. • A project priority list is published in Spring after ITA and PERF receipt. • Loan applications must be submitted by April 30. • A funding list is published after applications are reviewed. • Loans must close by the April 30 of the following year.
Estimated Time To Prepare Application	1-2 weeks
Major Application Criteria	<p>Loan funds are distributed on the basis of a competitive priority scoring system which includes the following criteria:</p> <ul style="list-style-type: none"> • Most serious risk to human health. • Projects needed to ensure compliance with Safe Drinking Water Act Amendments. • Financial need. <p>Applicants meeting the following criteria may receive an additional interest rate subsidy:</p> <ul style="list-style-type: none"> • Population < 10,000. • The adjusted Median Household Income (MHI) is 80% or less of the state's adjusted MHI.
Contact Information	<p>Jeanne Cargill DNR Bureau of Community Financial Assistance - CF/8 PO Box 7921 Madison WI 53707-7921 Phone: (608) 267-7587 FAX: (608) 267-0496 Email: Jeanne.Cargill@dnr.state.wi.us</p>
Website	http://www.dnr.wi.gov/org/caer/cfa/EL/Section/drinkingwater.html
Additional Comments	<ul style="list-style-type: none"> • Interest Rates subject to change. • Maximum loan term of 20 years. • Bond counsel required for loans. • The applicant must provide the SDWLP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or a combination. <p>The applicant must make a good faith effort to utilize disadvantaged businesses.</p>

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	BOARD OF COMMISSIONERS OF PUBLIC LANDS (BCPL) and DEPARTMENT OF NATURAL RESOURCES (DNR)
Program Title	Small Loan Program
Eligible Applicants	All municipalities including lake districts, metropolitan sewerage districts, and town sanitary districts.
Grant, Loan Or Other Type Of Program	BCPL Loan, with a Clean Water Fund Program Interest Rate Subsidy
Eligible Project Type	Wastewater and Storm Water Best Management Practices
Funding Available Per Year Per Program	Varies
Maximum Grant/Loan	Total project cost must be \$1,000,000 or less.
Typical Application Cycle	<p>An applicant applies for a State Trust Fund Loan (see page #5):</p> <ul style="list-style-type: none">• A loan is awarded approximately 60 days from application. <p>The applicant then applies for a Clean Water Fund Program - Interest Rate Subsidy:</p> <ul style="list-style-type: none">• An "Intent to Apply" form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31.• Interest Rate Subsidy Agreement must be signed within 8 months of "application acceptance".
Estimated Time To Prepare Application	Approximately 3 hours for State Trust Fund Loan application. Approximately 5 hours for Clean Water Fund Program –Interest Rate Subsidy application.
Major Application Criteria	<p>STATE TRUST FUND LOAN PROGRAM:</p> <ul style="list-style-type: none">• Availability of funds• Legal purpose• Sufficient general obligation borrowing capacity <p>CLEAN WATER FUND PROGRAM – INTEREST RATE SUBSIDY:</p> <ul style="list-style-type: none">• Subsidies are awarded on the basis of competitive environmental priority scoring system.
Contact Information	<p>STATE TRUST FUND LOAN PROGRAM:</p> <p>Bruce Vande Zande or Coletta DeMuth PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 FAX: (608) 267-2787 Email: bruce.vandezande@bcpl.state.wi.us</p>
Website – BCPL	http://bcpl.state.wi.us
Contact Information	<p>CLEAN WATER FUND PROGRAM – INTEREST RATE SUBSIDY:</p> <p>Dave Calhoon DNR Bureau of Community Financial Assistance – CF/8 PO Box 7921 Madison WI 53707-7921 Phone: (608) 264-8844 FAX: (608) 267-0496 Email: David.Calhoon@dnr.state.wi.us</p>
Website – DNR	http://www.dnr.wi.gov/caer/cfa/EL/section/small.html
Additional Comments	<p>BCPL – Applicants must provide a general obligation pledge.</p> <p>CWFP – Interest Rate Subsidy: Interest Rates subject to change.</p>

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>BOARD OF COMMISSIONERS OF PUBLIC LANDS (BCPL)</i>
Program Title	State Trust Fund Loan Program
Eligible Applicants	All municipalities including lake districts, metropolitan sewerage districts, and town sanitary districts.
Grant, Loan Or Other Type Of Program	Loan program with terms up to 20 years.
Eligible Project Type	All types of projects.
Funding Available Per Year Per Program	Varies. Potentially up to as much as 80 million annually.
Maximum Grant/Loan	<ul style="list-style-type: none">• The current annual loan limit is \$5,000,000.• Maximum amount may change periodically.
Typical Application Cycle	Approximately 60 days from date of submission of worksheet.
Estimated Time To Prepare Application	Approximately 3 hours. The local board must approve the application.
Major Application Criteria	<ul style="list-style-type: none">• Availability of funds• Legal purpose• Sufficient general obligation borrowing capacity
Contact Information	Bruce Vande Zande or Coletta DeMuth PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 FAX: (608) 267-2787 Email: bruce.vandezande@bcpl.state.wi.us
Website	Http://bcpl.state.wi.us
Additional Comments	The State Trust Fund Loan Program provides funds for a wide variety of municipal purposes. There is no application deadline and some municipalities may be eligible for the Small Loan Program resulting in a Clean Water Fund Program Interest Rate Subsidy, found on page 7 of this catalog.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>FOUNDATION FOR RURAL HOUSING, INC.</i>
Program Title	Housing Cost Reduction Initiative (HCRI)
Eligible Applicants	Individuals whose households: <ul style="list-style-type: none">• Have an income less than 50% of the county's median household income.• Use 30% or more of their income for housing costs.
Grant, Loan Or Other Type Of Program	Grants and loans
Eligible Project Type	<ul style="list-style-type: none">• Both water & wastewater hookups• Assessments and septic
Funding Available Per Year Per Program	Between \$50,000 and \$100,000
Maximum Grant/Loan	\$2,500 maximum per household; \$1,300 on average.
Typical Application Cycle	<ul style="list-style-type: none">• First come, first serve basis• No application deadlines
Estimated Time To Prepare Application	1 hour
Major Application Criteria	Need and eligibility
Contact Information	Jay Mageland 4506 Regent Street Madison WI 53705 Phone: (608) 238-3448 Email: ruralhousing@mcleodusa.net FAX: (608) 238-2084
Additional Comments	N/A

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>DEPARTMENT OF VETERANS AFFAIRS</i>
Program Title	Home Improvement Loan Program (HILP)
Eligible Applicants	State of Wisconsin veterans
Grant, Loan Or Other Type Of Program	15 year term loan. Interest rate is 5.65% as of February 2004 (Subject to change.)
Eligible Project Type	Private wells, septic laterals.
Funding Available Per Year Per Program	\$3,500,000
Maximum Grant/Loan	\$25,000 Increments – More than one loan is available if equity permits.
Typical Application Cycle	Varies (1-5 weeks)
Estimated Time To Prepare Application	1 week
Major Application Criteria	10% equity
Contact Information	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: larry.dewane@dva.state.wi.us
Website	http://dva.state.wi.us/Ben_improvementloans.asp
Additional Comments	Initial contact for all programs is the county veterans service office--look under county government in the phone book.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)</i>
Program Title	Home Improvement Loan Program (HILP)
Eligible Applicants	Individual homeowners
Grant, Loan Or Other Type Of Program	Loans
Eligible Project Type	Private wells and septic systems
Funding Available Per Year Per Program	N/A
Maximum Grant/Loan	Loans up to \$17,500 with interest rates based on WHEDA's tax exempt borrowing costs and maximum term of 15 years.
Typical Application Cycle	Applications accepted through participating local banks, savings and loans, or credit unions.
Estimated Time To Prepare Application	N/A
Major Application Criteria	Homeowner must be within WHEDA's published income limits which varies by county.
Contact Information	Larry Odegaard WHEDA 201 W. Washington Ave. Suite 700 Madison WI 53701-1728 Phone: 1-800-334-6873 Email: info@wheda.com
Website	http://www.wheda.com/programs/singlefamily/sfbuyers/hilp.stm
Additional Comments	N/A

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	DEPARTMENT OF VETERANS AFFAIRS
Program Title	Personal Loan Program (PLP)
Eligible Applicants	State of Wisconsin veterans
Grant, Loan Or Other Type Of Program	10 year term loan @ 5.00% if real estate secured 6.00% if guarantor secured (Interest rates as of February 2004 – subject to change.)
Eligible Project Type	Pay off indebtedness for private wells, septic, or laterals, or pay assessments.
Funding Available Per Year Per Program	\$15,000,000
Maximum Grant/Loan	\$20,000 if real estate secured \$5,000 if guarantor secured
Typical Application Cycle	Varies (1-5 weeks)
Estimated Time to Prepare Application	1 day
Major Application Criteria	Type of security determines eligible amount and interest rate. 10% equity required if real estate secured.
Contact Information	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: larry.dewane@dva.state.wi.us
Website	http://dva.state.wi.us/Ben_personalloans.asp
Additional Comments	Initial contact for all programs is the county veterans service office--look under county government in the phone book.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>DEPARTMENT OF VETERANS AFFAIRS</i>
Program Title	Primary Mortgage Loan Program; and Purchase and Rehabilitation Loan Program
Eligible Applicants	State of Wisconsin veterans
Grant, Loan Or Other Type Of Program	30 year maximum term loan. Interest rate is 5.75% as of February 2004 (Subject to change.)
Eligible Project Type	Purchase residence and install new well or new septic.
Funding Available Per Year Per Program	\$90,000,000
Maximum Grant/Loan	\$278,500
Typical Application Cycle	Varies (3-5 weeks)
Estimated Time To Prepare Application	3 weeks
Major Application Criteria	Eligibility
Contact Information	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: larry.dewane@dva.state.wi.us
Website	http://dva.state.wi.us/Ben_mortgageloans.asp
Additional Comments	Initial contact for all programs is the county veterans service office--look under county government in the phone book.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>USDA RURAL DEVELOPMENT</i>
Program Title	Section 504 Repair Loan and Grant Program
Eligible Applicants	<p>Loan: Very low income (less than 50% median household income for the county) individuals, must be owner/occupant of a single family dwelling and unable to obtain needed credit from other sources.</p> <p>Grant: In addition to meeting above criteria, must be 62 years of age or older and be able to demonstrate inability to repay a 504 loan.</p>
Grant, Loan Or Other Type Of Program	Grants and loans
Eligible Loan/Grant Purposes	<p>Loan: Make repairs to improve or modernize the home and/or to remove health and safety hazards.</p> <p>Grant: Make repairs that remove health or safety hazards (example: water system, septic/wastewater hook-up, insulation, roof and structural repair).</p>
Funding Available Per Year Per Program	<p>Fiscal Year 2004 allocations for Wisconsin:</p> <ul style="list-style-type: none">• Loan: \$644,171• Grant: \$639,000
Maximum Grant/Loan Per Individual	<p>Loan: Maximum outstanding is limited to \$20,000.00.</p> <p>Grant: Lifetime assistance to any individual is \$7,500.00.</p>
Application Cycle	Applications are accepted throughout the Fiscal Year, October 1-September 30. Funds are made available to state on a quarterly basis.
Estimated Time To Prepare An Application	Approximately 45 minutes to 1 hour
Funding Criteria	First come, first served
Contact Information	<p>This program is administered out of 15 field offices throughout the state. The appropriate field office servicing a specific county can be identified by contacting:</p> <p>Rural Housing Section of the Rural Development State Office 4949 Kirschling Court Stevens Point WI 54881 Phone: (715) 345-7620 FAX: (715) 345-7699 Email: RD.SFH.SO@wi.usda.gov</p>
Website	http://www.rurdev.usda.gov/wi/programs
Additional Comments	Loan is 1% interest rate; maximum term of 20 years.

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	DEPARTMENT OF NATURAL RESOURCES (DNR)												
Program Title	Well Compensation Grant Program												
Eligible Applicants	<p>Owner of a contaminated private water supply that serves a residence or is used for water for livestock. Contamination must be other than bacteria as determined by DNR health advisory issued due to the contaminated well.</p> <p>Annual family income may not be more than \$65,000 for the previous year. Further, if family income is between \$45,000 and \$65,000, the award will be reduced by \$.30 for each dollar of income exceeding \$45,000.</p>												
Grant, Loan or Other Type of Program	Grants												
Eligible Project Type	Replace well, treatment device or connection to municipal water.												
Funding Available Per Year Per Program	As of July 1, 2003, \$934,000 available for spending. Additional funds expected for the 2005 – 2007 budget.												
Maximum Grant/Loan	Grant provides 75% of total eligible cost, up to a maximum grant amount of \$9000 for one private residence contaminated well. Multiple private well owners for one private well must be consolidated within one claim with a maximum award of \$9,000 for the one contaminated private well. Cost is determined by individual cost to each owner – an itemized estimate cost sheet is required within the claim for each private well owner.												
Application Cycle	Application claims <u>must be submitted</u> to the DNR Region Water Supply Specialist after contamination eligibility has been identified in the DNR health advisory letter from the DNR Region Water Supply Specialist. The grant award is for one year from the date of the grant award issued by the DNR Grant Manager.												
Estimated Time to Prepare An Application	The application is a combination of required information from the Claimant, DNR Region Water Supply Specialist, and the Well Driller. It is difficult to estimate preparation time due to the complexity involved.												
Contact Information	<p>Contact the DNR Region Office Water Supply Specialist in your area for eligibility determination and completion of the application claim:</p> <p>The DNR Region office main phone numbers are as follows:</p> <table> <tr> <td>Northern Region:</td><td>(715) 635-2101</td></tr> <tr> <td>West Central Region:</td><td>(715) 839-3700</td></tr> <tr> <td>South Central Region:</td><td>(608) 275-3267</td></tr> <tr> <td>Northeast Region:</td><td>(920) 492-5800</td></tr> <tr> <td>Southeast Region:</td><td>(414) 263-8500</td></tr> </table> <p><u>Program Managers:</u></p> <table> <tr> <td>Barbara Ingram, CF/8 Grant Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-7152 E-mail: Barbara.Ingram@dnr.state.wi.us</td> <td>Tom Riewe, DG/2 Water Supply Program Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 266-8697 E-mail: Thomas.Riewe@dnr.state.wi.us</td> </tr> </table>	Northern Region:	(715) 635-2101	West Central Region:	(715) 839-3700	South Central Region:	(608) 275-3267	Northeast Region:	(920) 492-5800	Southeast Region:	(414) 263-8500	Barbara Ingram, CF/8 Grant Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-7152 E-mail: Barbara.Ingram@dnr.state.wi.us	Tom Riewe, DG/2 Water Supply Program Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 266-8697 E-mail: Thomas.Riewe@dnr.state.wi.us
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Website	http://dnr.wi.gov/org/water/dwg/wellcomp.htm												
Additional Comments	<p>Only one additional claim may be submitted within ten years after an award is made if the replaced private well fails.</p> <p>The costs for any work done before the claim is filed and approved by the DNR are not eligible for reimbursement.</p> <p>Reference: Wisconsin Administrative Code Ch. NR 123 and Wisconsin State Statutes 281.75</p>												

2004 – 2005

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>DEPARTMENT OF COMMERCE SAFETY AND BUILDINGS DIVISION</i>
Program Title	Wisconsin Fund – Private Sewage System Replacement or Rehabilitation Program
Eligible Applicants	Owners of principal residences and small commercial establishments.
Grant, Loan Or Other Type Of Program	Grants and loans
Eligible Project Type	Funding for the replacement or rehabilitation of failing private sewage systems serving a principal residence or small commercial establishment.
Funding Available Per Year Per Program	\$2,999,000 available annually in current biennial budget for grants; \$1,500,000 for loans.
Maximum Grant/Loan	Maximum grant award is \$7,000.
Typical Application Cycle	Application deadline January 31; award notice sent after July 1.
Estimated Time To Prepare Application	Individual portion of the application completed in 1/2 hour. The county completes a major portion of the application.
Major Application Criteria	Grant eligibility is based on county participation, ownership of property, verification and categorization of failure by county official, date system was constructed, and income level.
Contact Information	Jean Joyce Department of Commerce - Safety & Building Division PO Box 2538 Madison WI 53701-2538 Phone: (608) 267-7113 FAX: (608) 267-9723 E-mail: jjoyce@commerce.state.wi.us
Website	http://www.commerce.state.wi.us/SB/SB-WisconsinFundProgram.html
Additional Comments	Funding for experimental systems and monitoring also available and not limited to \$7,000. Owners of principal residences or small commercial establishments that have an existing failing system may be eligible for grants or loans if they meet all eligibility criteria including income limits. Septic systems that fail by discharging to surface water, groundwater, or zones of seasonally saturated soils receive funding priority. Contact county zoning or health department offices for application forms, or with any program questions. The program is voluntary and the only counties <u>not</u> participating as of 03/2004 are Ashland, Bayfield, Crawford, Douglas, and Florence.

2004 – 2005

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>WISCONSIN DEPARTMENT OF ADMINISTRATION, DIVISION OF INTERGOVERNMENTAL RELATIONS</i>
Program Title	Federal-State Relations
Eligible Applicants	N/A
Grant, Loan Or Other Type Of Program	Assists Wisconsin communities and businesses in locating potential federal funding sources for a variety of projects.
Eligible Project Type	All projects are eligible for technical assistance.
Funding Available Per Year Per Program	N/A
Maximum Grant/Loan	N/A
Typical Application Cycle	Accepts requests for services anytime.
Estimated Time To Prepare Application	N/A, no formal application
Major Application Criteria	N/A
Contact Information	Dawn Vick, Outreach Specialist – Federal/State Relations Division of Intergovernmental Relations Department of Administration 101 East Wilson St., 10 th Floor PO Box 8944 Madison WI 53708-8944 Phone: (608) 266-7043 FAX: (608)267-6917 Email: dawn.vick@doa.state.wi.us
Website	http://www.doa.state.wi.us./dhir/boir/fed_state
Additional Comments	<p>The Fed-State Office may be able to locate other potential funding sources. If a municipality is looking for funds for projects other than drinking and wastewater related, then contact the Fed-State Office for assistance.</p> <p>Organizations (municipalities) can also electronically search for and apply for competitive grant opportunities from all Federal grant-making agencies by going on-line to www.grants.gov.</p>

Please Note: This is not a grant or loan program.

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>WISCONSIN COMMUNITY ACTION PROGRAM ASSOCIATION (WISCAP)</i>
Program Title	Rural Community Assistance Program (RCAP)
Eligible Applicants	Small (under 10,000), rural, low-income communities, sanitary districts, and isolated rural areas.
Grant, Loan Or Other Type Of Program	RCAP is a statewide, federally-funded program that provides training and technical assistance to low and moderate income rural communities with problems related to water and wastewater systems development. Services are provided at no cost to the community, and are determined by community needs. Services include on-site assistance with facility planning and development; and technical, financial, and managerial capacity building. RCAP also offers an on-site Board Training Workshop for sanitary districts, towns, and municipalities.
Eligible Project Type	Water & wastewater projects are eligible for RCAP assistance.
Funding Available Per Year Per Program	N/A
Maximum Grant/Loan	N/A
Typical Application Cycle	RCAP program year: September 1 - August 31. RCAP accepts requests for services anytime.
Estimated Time To Prepare Application	N/A, No formal application. RCAP has a simple enrollment letter.
Major Application Criteria	Low-income, rural community. Requests are processed in order received & approved as program funding permits.
Contact Information	Bill Brown, Rural Development Director WISCAP - Rural Community Assistance Program 1310 Mendota St., Suite 107 Madison WI 53714 Phone: (608) 244-0407 FAX: (608) 244-4064 Email: bbrown@charterinternet.net
Website	http://www.wiscap.org
Additional Comments	Please Note: This is not a grant or loan program.

2004 – 2005

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	<i>WISCONSIN RURAL WATER ASSOCIATION</i>
Program Title	WRWA
Eligible Applicants	Rural communities with populations less than 10,000.
Grant, Loan Or Other Type Of Program	<ul style="list-style-type: none">• Technical Assistance and Training• Interim Construction Loan Program (CLP)
Eligible Project Type	Approved Rural Utility Service, Clean Water, Safe Drinking Water, and Brownfield projects.
Funding Available Per Year Per Program	2003 – 2004: Approximately \$23.7 million
Maximum Grant/Loan	No maximum
Typical Application Cycle	Continuous
Estimated Time To Prepare Application	1 hour
Major Application Criteria	Letter of commitment from Rural Utility Service, or DNR.
Contact Information	Ken M. Blomberg – Executive Director 350 Water Way Plover WI 54467 Phone: (715) 344-7778 FAX: (715) 344-5555 E-mail: ken@wrwa.org
Website	http://www.wrwa.org/
Additional Comments	Assist communities in locating funding sources to provide on-site assistance in drinking water, wastewater and wellhead protection. Training available for operators, managers, clerks & decision-makers. Technicians available at no cost.

Preliminary Inquiry for Project Financing

Water and Waste Water Facilities

Applicant/Owner: _____ **Date:** _____

☐ Public Body ☐ Non-Profit ☐ Private ☐ Other: _____

Contact Name: _____ Phone No: _____
Address: _____ Fax No.: _____
City & Zip Code: _____ E-mail: _____

Description of Type of Utility & Identify Service Area:

Population of Community:

☐ <10,000 ☐ 10,000 – 50,000 ☐ >50,000

Project is needed for:

☐ Residential ☐ Commercial ☐ Public ☐ Other: _____

On the reverse or attached, please describe your immediate and long range needs/issues/problems.

On the reverse or attached, please describe (if known) proposed solutions/project description and timeline for action.

Estimated Cost of Project (if known):

Project Contacts and Consultants (if known):

Consulting Engineer: _____
Financial Consultant: _____
Attorney: _____
Other: _____

Send this Inquiry to: Wisconsin Rural Water Association
Ken M. Blomberg – Executive Director
350 Water Way
Plover WI 54467
Phone: (715) 344-7778
FAX: (715) 344-5555
E-Mail: wrrwa@coredcs.com

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Wisconsin Housing & Economic Development Authority
Wisconsin Rural Water Association

This publication is available on-line at: <http://www.dnr.wi.gov/org/caer/cfa/EL/Forms/sources.html>

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